

109.0002



04C0 #13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Palmgren et al.

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS
FOR UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE
LOAN RISK

Group: Not yet assigned

Batch No.: Not yet assigned

Examiner: Not yet assigned

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date set forth below:

Signed: 

Name: Tlynthia Jordan

Date: October 26, 2000

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Technology Center 2100

Chapel Hill, North Carolina
October 26, 2000

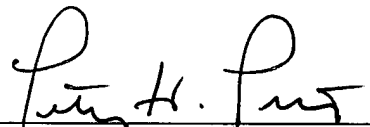
Assistant Commissioner for Patents
Washington, DC 20231

Transmittal of Seven Sheets of Formal Drawings

Sir:

Transmitted herewith are seven sheets of formal drawings (Figs. 1-11) for the above identified case.

Respectfully submitted,



Peter H. Priest
Reg. No. 30,210
Law Offices of Peter H. Priest
529 Dogwood Drive
Chapel Hill, NC 27516
(919) 942-1434